

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

HENRY KENNEDY
PAULA YVONNE KENNEDY
Debtor(s)

Case No. 15-39181

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2015.
- 2) The plan was confirmed on 01/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/19/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,620.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,620.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$450.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,350.94**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	2,000.00	801.06	801.06	0.00	0.00
ASSET ACCEPTANCE	Unsecured	115.00	NA	NA	0.00	0.00
AT&T	Unsecured	589.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	21,187.22	1,234.72	1,234.72	0.00
BANK OF AMERICA	Unsecured	57,834.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	69,740.00	124,717.53	0.00	0.00	0.00
CANDICA	Unsecured	500.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	383.00	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	636.00	478.03	478.03	0.00	0.00
Compucredit/Hrb Bank/E	Unsecured	937.00	NA	NA	0.00	0.00
DIRECT CHARGE	Unsecured	70.00	69.17	69.17	0.00	0.00
DISHNETWORK	Unsecured	230.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	132.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	1.00	NA	NA	0.00	0.00
FIRST CHOICE LOANS	Unsecured	495.00	NA	NA	0.00	0.00
FIRST CONSUMERS NB	Unsecured	1,000.00	NA	NA	0.00	0.00
GINNYS	Unsecured	91.00	90.95	90.95	0.00	0.00
H&R BLOCK MASTERCARD	Unsecured	NA	937.01	937.01	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	6,229.00	6,346.18	6,346.18	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,969.00	5,059.41	5,059.41	2,910.72	0.00
JC PENNEY	Unsecured	250.00	NA	NA	0.00	0.00
K JORDAN	Unsecured	100.00	NA	NA	0.00	0.00
LITERARY GUILD SELECT	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	294.00	293.63	293.63	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	112.14	112.14	0.00	0.00
MIDWEST TITLE LOAN INC	Secured	441.00	NA	2,409.00	649.24	51.29
MIDWEST TITLE LOAN INC	Unsecured	1,967.00	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	72.00	71.57	71.57	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MUNICIPAL COLLECTIONS OF AMER	Unsecured	NA	1,598.92	1,598.92	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,000.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	33,639.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,218.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	3,845.00	3,799.73	3,799.73	0.00	0.00
NORTH SHORE AGENCY INC	Unsecured	1.00	NA	NA	0.00	0.00
OPHRYS	Unsecured	119.00	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	1.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	595.00	594.02	594.02	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	567.07	567.07	0.00	0.00
RECEIVABLES MGNT	Unsecured	20.00	NA	NA	0.00	0.00
ROBERT MORRIS COLLEGE	Unsecured	586.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	NA	61.02	61.02	0.00	0.00
SPRING GREEN	Unsecured	200.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	15.00	NA	NA	0.00	0.00
TARGET	Unsecured	300.00	NA	NA	0.00	0.00
UNIVERSAL FIDELITY CORP	Unsecured	200.00	NA	NA	0.00	0.00
USA PAYDAY LOANS	Unsecured	411.00	NA	NA	0.00	0.00
VILLAGE OF HAZEL CREST	Unsecured	415.00	NA	NA	0.00	0.00
VILLAGE OF HAZEL CREST	Secured	415.00	NA	416.00	416.00	7.09
WAYNE MAHNEKE	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	4,186.00	919.96	4,186.35	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	3,266.39	3,266.39	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$416.00	\$416.00	\$7.09
Mortgage Arrearage	\$1,234.72	\$1,234.72	\$0.00
Debt Secured by Vehicle	\$2,409.00	\$649.24	\$51.29
All Other Secured	\$3,266.39	\$0.00	\$0.00
TOTAL SECURED:	\$7,326.11	\$2,299.96	\$58.38
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,059.41	\$2,910.72	\$0.00
TOTAL PRIORITY:	\$5,059.41	\$2,910.72	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,006.85	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,350.94</u>
Disbursements to Creditors	<u>\$5,269.06</u>

TOTAL DISBURSEMENTS : **\$9,620.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.